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IN THE U.S. PATENT AND TRADEMARK OFFICE Patent Application Transmittal Letter

COMMISSIONER FOR PATENTS OWashington, D.C. 20231

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Transmitted herewith for filing under 37 CFR 1.53(b) is a(n):(x) Utility () Design

(x) original patent application,

() continuation-in-part application

INVENTOR(S): Robert J. Gallagher et al.

TITLE: INTELLIGENT APPARATUS, SYSTEM AND METHOD FOR FINANCIAL

DATA COMPUTATION AND ANALYSIS

Enclosed	are:
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() The Declaration and Power of Attorney. () signed	() unsigned or partially signed
(x) 11 sheets of drawings (one set)	() Associate Power of Attorney
() Form PTO-1449 (X) Information Disclo	sure Statement and Form PTO-1449
() Priority document(s) () (Other)	(fee \$)

CLAIMS AS FILED BY OTHER THAN A SMALL ENTITY				
(1) FOR	(2) NUMBER FILED	(3) NUMBER EXTRA	(4) RATE	(5) TOTALS
TOTAL CLAIMS	18 — 20	0	X	\$ 0100
INDEPENDENT CLAIMS	18 — 3	15	×	\$1,200.00
ANY MULTIPLE DEPENDENT CLAIMS				\$
	\$ 710 . 00			
TOTAL FILING FEE				\$1,910.00
			OTHER FEES	\$ 3.4
TOTAL CHARGES TO DEPOSIT ACCOUNT			\$1,910.00	

Charge \$1,910.00 to Deposit Account 08-2025. At any time during the pendency of this application, please charge any fees required or credit any over payment to Deposit Account 08-2025 pursuant to 37 CFR 1.25. Additionally please charge any fees to Deposit Account 08-2025 under 37 CFR 1.16 through 1.21 inclusive, and any other sections in Title 37 of the Code of Federal Regulations that may regulate fees. A duplicate copy of this sheet is enclosed.

"Express Mail" label no. ET 487068194 US

Date of Deposit November 26, 2001

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Commissioner for Petents, Waghington, DCG

Commissioner - for - Patents - Washington - D.C. 10291. U.S. Pat. and Trad. Off., P.O. Box 2327,

By Stington, VA 22202

Typed Name: Grant E. Pollack

Respectfully submitted,

Grant E. Pollack

Attorney/Agent for Applicant(s)

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Date: November 26, 2001

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